



news and information
for employees of the
city of Saint Paul

September 20, 2002

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City Update

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City Update

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City Hall art exhibit has patriotic flavor

On Monday, September 9th, Mayor Randy Kelly and St. Paul Public Schools Superintendent Dr. Patricia Harvey spoke to a crowd of about 100 in the basement of City Hall as they opened "The Freedom Project: Through the Eyes of a Child."

The art show opening was part of the eight-day 'Rally 'Round Freedom' events to remember the tragedies of September 11th. The artworks will be displayed through October. They were created by students from Saint Paul's Saturn Riverfront School and from Creative Arts High School.



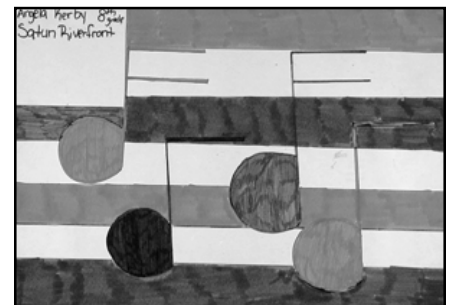
Above, Mayor Kelly, and Superintendent Harvey help open the Freedom Project art exhibit in the basement of City Hall.

Many of the drawings, paintings, and photographs in the exhibition depict the World Trade Center's twin towers. Just as many works feature the American flag in various forms.

The Freedom Project show also

ART EXHIBIT, continued on p. 4

Below, schoolchildren's works of art for the City Hall exhibit. The schoolhouse at left is by Rico Z., and the musical flag is by Angela Kerby. Both are from Saturn Riverfront School.



Open Enrollment Starts October 1st

Your 2003 Employee Benefits Booklet and Benefit Election Form will be distributed by your payroll personnel the first week of October. Be sure to read all about the new health plan options! The schedule of open enrollment sessions was mailed

to your home, will be published in the next City Update newsletter, and will also be listed in your Employee Benefits Booklet. All forms for 2003 benefits must be submitted to Ochs Inc. by October 31st.

www.ci.stpaul.mn.us

Places to go. Things to do.

ilovesaintpaul.com

Flexible spending accounts can help reduce taxable income

The City of Saint Paul offers two flexible spending account plans to help you save money—a Health Care Reimbursement Account, and a Dependent Day Care Reimbursement Account.

These accounts offer you a way to reduce your taxable income while at the same time paying for medical and day care expenses you know you'll encounter during the year.

Here's how it works...

When you enroll, you decide how many pre-tax dollars you want to contribute to your Health Care Reimbursement and/or Dependent Day Care Reimbursement account(s), based on your estimated expenses for the year.

The funds will be deducted in equal amounts from 24 paychecks throughout the year. The money goes into your account(s) pre-tax—that is, it comes out before taxes are deducted, so you don't have to pay taxes on those dollars. As you incur eligible expenses, you simply send the receipts along with a request form to receive reimbursement from your account.

An example from 'Kate'

For example, Kate has uninsured medical and dental expenses totaling \$800 per year and pays about 30% in federal, state, and social security taxes. Without using a Health Care Reimbursement Account, Kate would pay the \$800 after taxes.

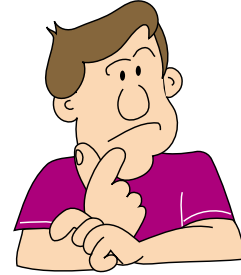


In other words, she would have to earn about \$1,142 in gross income and pay \$342 in taxes to come up with the \$800 needed for miscellaneous medical and dental expenses. Using the Health Care Reimbursement Account, Kate can pay the \$800 before taxes and save \$342 per year!

It works for 'Sam,' too

As another example, Sam is married with two children, has a total family income of \$60,000, and yearly

day care expenses of \$5,000. Without a Dependent Day Care Reimbursement Account, Sam would first pay federal, state, and social security taxes of about \$21,000 per year.



Then he would pay day care expenses from the remaining income. With a Dependent Day Care Reimbursement Account, day care expenses are paid first, reducing Sam's income to \$55,000 and cutting federal, state, and social security taxes to about \$19,250. Sam saves \$1,750 in taxes!

Enroll now...

To enroll, just complete the Flexible Spending Accounts section of the Group Insurance Application in your Employee Benefits Booklet, and give it to an Ochs Inc. representative by October 31, 2002.

Pre-retirement Planning Seminar coming in October

If you're planning to retire in the next ten years, and you haven't attended one of the City's pre-retirement planning seminars, now is the time.

The pre-retirement planning seminar is a long-range planning seminar designed to help you take practical steps NOW to enable you to spend your retirement years as you choose. Information about Social Security, public pensions, fitness, nutrition, legal readiness, estate planning, financial planning, deferred compensation, and employee benefits will be presented by experts in their fields.

Only 4,226 days to go...



The seminar is scheduled for three Wednesdays next month — October 16th, 23rd, and 30th, from 8:30 a.m. to 12:00 noon. All sessions will be held in Room 40 A & B of City Hall.

Registration is limited to 50 City employees; please do not register unless you will be able to attend all three sessions.

To register, submit a Risk Management Seminar Application to the Risk Management Division, 240 City Hall, by October 4th. If a partner will be attending with you, please include that person's name on your application.

Consider optional insurance at Open Enrollment

The City offers many types of optional insurance to you during open enrollment. For information on cost, and more details about each type of plan, see your Employee Benefits Booklet.

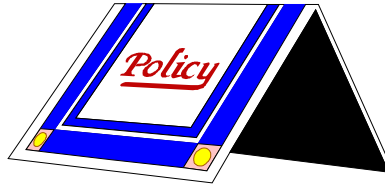


Long Term Disability Insurance

During the month of October, you will have the opportunity to enroll for new amounts of Long Term Disability coverage. There will be no health questions asked if you are now enrolled in the plan. Employees who turned down the coverage initially may enroll subject to approval of a health questionnaire.

It's easy to enroll in Long Term Disability coverage. Simply select the amount of coverage you want in a monthly benefit amount between \$500 and \$5,000 per month. You may choose up to a maximum of 60% of your salary. Then turn in your enrollment form to an Ochs Inc. representative. Your coverage will begin on January 1, 2003. Coverage for pre-existing conditions will begin on January 1, 2004, for any additional amounts.

Long Term Disability insurance is a practical and cost effective way to assure that you have continued income if you become disabled and can no longer work. Measure the gap between your potential income and your ability to pay bills in the event of a disability, then enroll in the Long Term Disability plan during the October open enrollment.



Optional Life Insurance

You now have the flexibility to apply to increase your term life insurance for both yourself and your spouse by any amount from \$5,000 to \$300,000. Financial experts suggest that people carry life insurance coverage equal to five to seven times their annual income. The term life insurance plan designed especially for City of Saint Paul employees is a cost effective way to make sure your insurance coverage is where it should be.

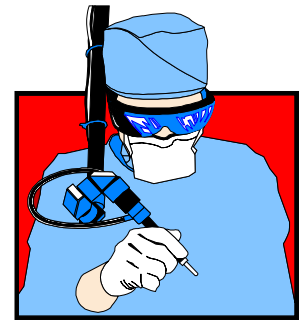
It's easy to apply for additional insurance for you and your spouse. Simply complete the Group Insurance Application and the Health Questionnaire in your Employee Benefits Booklet. Then turn your forms in to an Ochs Inc. representative by October 31. Your new coverage will take effect on January 1, 2003 or when it is approved.



Accidental Death & Dismemberment Insurance

Accidents are the leading cause of death for Americans under age 37, and the fifth leading cause of death overall, according to the National Safety Council ("Accident Facts," 1995 edition). Accidental death and dismemberment insurance offers an affordable, convenient way to add financial protection from the consequences of an accident.

Apply for any amount of coverage from \$5,000 to \$100,000, then add up to one half the amount you elect to cover your spouse. This benefit pays in addition to any other life insurance benefits. And, you automatically qualify for coverage without completing the Health Questionnaire. Simply review your coverage, then complete the Group Insurance Application in your Employee Benefits Booklet. Turn your forms in to an Ochs Inc. representative by October 31. Your new coverage will begin January 1, 2003.



Short Term Disability Insurance

Short Term Disability is just what its name implies... that is, an insurance program that pays you a monthly income while you recover from an off-the-job injury or illness. You may apply for a monthly benefit of up to \$2,000 in \$100 units, not to exceed 66 2/3% of your regular monthly pay. You begin to receive benefits on the first day of an accident, or the eighth day of an illness or pregnancy-related disability. Benefits can continue for up to six months.

Be sure to review your Short Term Disability needs, then complete the Group Insurance Application and Health Questionnaire in your Employee Benefits Booklet. Turn your forms in to an Ochs Inc. representative by October 31. Your new coverage will take effect on January 1, 2003, or when your application is approved.



There's money in your home

...and not just under the couch cushions. With a City & County Credit Union Home Equity Line of Credit, the equity you've built in your home serves as collateral.

You can use this line of credit to borrow for home improvements, debt consolidation, college tuition, a new vehicle, and a number of other major expenditures.



Why a Home Equity Line of Credit rather than a traditional loan?

Your interest rate will usually be much lower than what you'd pay on a credit card or personal loan, and the interest you pay may be tax deductible, which further reduces the cost of borrowing. (Consult your tax advisor for details)

Call CCCU at 651-225-2700 or visit us online at www.cccu.com for more information on Home Equity Lines of Credit. If you're not a member, you're already eligible to join by being a City of St. Paul Employee.

City & County Credit Union is an equal housing lender, and is federally insured by the National Credit Union Administration.

ART EXHIBIT, from p. 1

displays copies of documents that play an important role in our history. You can see authentic-looking reproductions of the Declaration of Independence, the United States Constitution, the Gettysburg Address, the Monroe Doctrine, and others.

There are even copies of Minnesota's two constitutions. That's right, the state adopted two constitutions at the 1857 constitutional convention.

After much heated debate, the

convention drafted a state constitution, but the two contentious, mistrustful parties each hand-wrote their own official copy. They're the same, except that the Democratic copy is on blue paper, and the Republican copy is on white paper.

The documents and several fascinating photos and wartime posters are all from the Minnesota Historical Society.

All City workers should take the opportunity to visit this exhibit in the basement of City Hall.



Several hundred people watched this war veteran place the final American flag on the newly dedicated and named Wabasha Freedom Bridge on Wednesday, September 11th. The bridge is now decorated with permanent flags at every light post. The dedication followed a parade of clergy, public officials, and military, public safety, and law enforcement personnel that had gathered at RiverCentre for an interfaith rally.

City job openings as of September 20th, 2002

Application deadline	Job title	Bi-weekly or hourly salary rate	Exam date
09/30/02	Custodian (Light Duty) (part-time)	\$887.84 bi-weekly	10/07/02
Open	ECC Telecommunicator	\$1,417.26 bi-weekly	See Job Ann
Open	IS Info/Tech Analyst IV	\$1,821.08 bi-weekly	See Job Ann
Open	Life Guard	\$8.20 per hr	See Job Ann
09/24/02	Secretary (Stenographer) (prom)	\$1,351.44 bi-weekly	10/02/02
Open	Senior Pool Attendant	\$9.79 per hr	See Job Ann
Open	Swimming Pool Supervisor	\$11.37 per hr	See Job Ann
Open	Water Safety Instructor	\$8.72 per hr	See Job Ann

** This is a walk-in-examination. Do not submit a job application before the test.

Please Note: Mayor Kelly has announced a hiring freeze for the City of Saint Paul. The testing and application process will be continuing for certain positions, and hiring decisions will be made on a case-by-case basis. The City does anticipate that some exceptions to the freeze will be approved, particularly for certain seasonal/summer positions. You are encouraged to continue your interest in City employment by completing the job application process.

Note: Call or visit the Office of Human Resources to receive the official job announcement for these positions. Location: 400 City Hall Annex. Phone: 651-266-6500 or visit the web site: www.ci.stpaul.mn.us/jobopenings. For jobs announced after September 12th, please call our 24-hour job line, 651-266-6502.